

From: "Joe Sapienza" <joeiv@mail.com> on 02/23/2005 10:02:12 PM

Subject: Truth in Lending

Hi

I don't think it is fair that you get a card with a certain rate and then if you are late in a payment (even if it is not their payment) they change your interest rate. They also can change based on credit score. They can lower you credit score by the number of inquiries they are doing. Everyone has control but the consumer.

Thanks

Joe

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